

TERMS AND CONDITIONS FOR CORRESPONDENT BANKS

Ziraat Bank (Moscow) CJSC

GENERAL PROVISIONS

1. «Ziraat Bank (Moscow) » has the right to unilaterally change the commission tariffs, notifying the correspondent banks.
2. Given tariffs are applied to ordinary operations, which execution is realized in usual order. Transactions not mentioned in this Tariff will be executed on the basis of special agreements signed between the Parties.
3. «Ziraat Bank (Moscow) » retains the right to charge special and additional commissions, when execution of operations requires the additional efforts or when arising extraordinary circumstances. Telecommunication, postal, as well as incidental expenses are not included in amount of the commission, specified in Tariff, and are charged apart.
4. «Ziraat Bank (Moscow) » takes no responsibility for delays and mistakes in execution of the payment instructions, due to unclear or inexact instruction of the correspondent bank.
5. Bank commission will be charged at the same currency as the correspondent bank account. If the currency of the correspondent bank account and currency of commission are not the same, the Bank of Russia official rate on the same operation day is applied.

1. OPENING AND KEEPING OF THE ACCOUNT

1.1	Opening of the correspondent account	Free of charge
1.2	Account maintenance fee per month	RUB Equivalent of USD 50.-
1.3	Closing of the correspondent account	Free of charge
1.4	Conversion of the funds from the account in USD/EUR	According to the Ziraat Bank (Moscow)'s exchange rate
1.5	Minimum account balance requirement	—
1.6	Interests on debit balance	On supplementary arrangement
1.7	Interests on credit balance	On supplementary arrangement

2. CUT-OFF TIME

2.1	Cut-off time for all orders	12:30 in Moscow time
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3. ISSUE OF PERIODIC BALANCE STATEMENTS FOR THE ACCOUNT

3.1	Forwarding of statements of the account related to transactions accomplished – SWIFT 950	Free of charge
3.2	Forwarding of copies of statements and enclosures	RUR 30.00

	to them, which have been already sent	
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4. EXECUTIONS OF TRANSACTIONS ON THE ACCOUNT

4.1	Crediting of the account	Free of charge
4.2	Electronic transfers of funds on behalf of correspondent banks instructions (except obligatory payments in budget of Russian Federation) on territory of Russian Federation through settlement network of the Bank of Russia	0,1 % (min RUR 100.00)
4.3	Implementation of payments to the banks through their accounts with regional banks	According to correspondent banks (regional banks) tariffs
4.4	Bank-to-bank transfers	Free of charge

5. CASH OPERATIONS

5.1	Disbursement of cash Rubles from the account on advance order (for 1 day)	0,1% from the amount
5.2	Acceptance and enrolment into account Rubles in cash	0,1% from the amount

6. OTHER

6.1	Investigations (corrections of original payment instructions, cancellations/return of the payments, requests for confirmation of date of credit	RUB Equivalent of USD 25.-
6.2	Payment cancelation before execution	RUB Equivalent of USD 5.-
6.3	Payment cancelation after execution	RUB Equivalent of USD 10.-
6.4	Amendment of payment order before execution	RUB Equivalent of USD 5.-
6.5	Amendment of payment order after execution	RUB Equivalent of USD 10.-
6.6	Auditors request	RUB Equivalent of USD 25.-

President



Demirci A.

